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GROWING IDEAS

Caring for Young Children — Business Matters

Caregivers or business owners?

Family child care providers are both. Paying attention to the business aspects of running a family child care home is an important component to having the income and working environment needed for program success.

Why develop business skills?

When family child care providers consider themselves as professionals, it influences how others view and respect their role as educators. Being aware of and developing business skills is part of that professional role, and can save time, money, reduce stress and support the smooth functioning of the program. Creating a “business toolkit” can help.



What is a business toolkit?

A business toolkit is a set of intentional business practices that organize and provide direction for a family child care business. For example, sound business practices and advance planning may contribute to keeping a program fully enrolled, and making sure that families understand how a program operates. Your business toolkit may include the following:

- Business plan — to assist with overall planning and required for securing a business loan.
- Program handbook — philosophy, policies, and other operating guidelines.
- Personnel handbook — written program policies reflecting applicable employment laws, policies of the program and expectations of employees.
- Contract — to clarify operations and procedures.
- Budget and record keeping system — managing finances.
- Marketing and communications plan — for enrollment and program promotion.

Getting started with your business toolkit.

There are resources and organizations available to help you as you create your own business toolkit. When you review existing business “tools” and confer with others, you expand the range of ideas to consider, and can then decide which types of business practices match your style and will work for you.

Business toolkit ideas to consider include the following:

Business Plan: A business plan is a written tool that outlines how the business operates. It should be reviewed annually and adjusted as needed. A business plan provides an in-depth look at all aspects of running a business. It includes plans for compliance with state and federal regulations including the Americans with Disability Act (ADA), insurance requirements, cash flow and expansion.

Program Handbook: When a program's philosophy, policies, and procedures are outlined, people know what to expect. Sharing this information with families considering a family child care program will help them decide if the services offered match their child care needs. At enrollment, give families the program handbook to keep and refer to when questions arise.

Contract: A written contract, clearly stating program expectations and provider and parent/guardian responsibilities, should be carefully reviewed together. Make sure all points are understood, agreed upon and signed by both parties. Keep a copy and give a copy to the parent/guardian.

Budget and Record Keeping System: Effort invested initially in setting up a system to organize finances and important child care records can save time later. Careful record keeping is important for tax purposes and licensing visits. Things to consider:

- A business checkbook and a business receipt filing system.
- A financial ledger that allows tracking of monthly expenses by category.
- A bookkeeping computer software program.

Marketing and Communications

Plan: A marketing plan identifies the types of families that will use a family child care program, features of the program and benefits to families. This plan helps to build and maintain enrollment and lets the community know about the important aspects of the program. Marketing strategies may include the following:

- Advertisement — website, newspapers, display brochure/fliers.
- Word of mouth — let families, friends and colleagues know about openings.
- Resource and Referral network — provide a program description and alert them when openings are available.
- Tours of the program for families looking for child care.

Where to learn more:

See "[Caring for Young Children — Business Matters — Selected Resources](http://ccids.umaine.edu/resources/ec-growingideas/businessres/)" online at <http://ccids.umaine.edu/resources/ec-growingideas/businessres/>

See "[Caring for Young Children — Business Matters — Virtual Toolkit](http://ccids.umaine.edu/resources/ec-growingideas/businessvtk/)" online at <http://ccids.umaine.edu/resources/ec-growingideas/businessvtk/>



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